

26. [New] The method of claim 25, wherein the external process modifies the personalization data before it is transferred to the personalization equipment.

27. [New] The method of claim 25, wherein the external process acquires additional data to be transferred to the personalization equipment and controls the transfer of the additional data.

28. [New] The method of claim 25, wherein the external process modifies the act of transferring the personalization data.

29. [New] A system for issuing portable programmed data carriers comprising:  
a system interface for acquiring personalization data for a cardholder and equipment characteristic data, for interfacing with an external process, and for transferring the personalization data to personalization equipment as specified by the equipment characteristic data and the external process to issue the data carrier.

30. [New] The system of claim 29, wherein the external process modifies the personalization data before it is transferred to the personalization equipment.

31. [New] The system of claim 29, wherein the external process acquires additional data to be transferred to the personalization equipment and controls the transfer of the additional data.

32. [New] The system of claim 29, wherein the external process modifies the act of transferring the personalization data.